Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF MICHIGAN	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	About	Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Joseph		
	your government-issued picture identification (for	First name	First n	ame
	example, your driver's	Harold		
	license or passport).	Middle name	Middle	name
	Bring your picture	Steinbrenner		
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last na	ame and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	e		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6995		

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.			
Include trade names and doing business as names	Business name(s)	Business name(s)			
	EINs	EINs			
Where you live	13069 Champaign Ave.	If Debtor 2 lives at a different address:			
	Warren, MI 48089 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
	Macomb				
	County	County			
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
	Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)			
	Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Where you live Why you are choosing this district to file for	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names Business name(s) Business name(s) Business name(s) Business name(s) Business name(s) Business name(s) Business name or EINs. Business name or EINs.			

Case number (if known)

Par	Tell the Court About	Your Bank	ruptcy Ca	ase					
7.	The chapter of the Bankruptcy Code you are				ach, see <i>Notice Required by</i> ge 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.			
	choosing to file under	Chapter 7							
		☐ Chap	ter 11						
		☐ Chap	ter 12						
		☐ Chap	ter 13						
		·							
8.	How you will pay the fee	abo ord	out how yo	ou may pay. Typicall attorney is submittii	y, if you are paying the fee yo	ck with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with			
				y the fee in installn ee in Installments (O		on, sign and attach the Application for Individuals to Pay			
		but app	is not rec olies to yo	uired to, waive your ur family size and yo	fee, and may do so only if you are unable to pay the fee in	n only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line than installments). If you choose this option, you must fill out cial Form 103B) and file it with your petition.			
) .	Have you filed for bankruptcy within the last 8 years?	nkruptcy within the							
	iast o years:	☐ Yes.	District		When	Case number			
			District		When	Cooperation			
			District	-	When	Case number Case number			
			District						
10.	Are any bankruptcy	■ No							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ No.	Go to line 12.						
		☐ Yes.	Has yo		d an eviction judgment agains	st you?			
				No. Go to line 12.					
				Yes. Fill out <i>Initial</i> this bankruptcy per		Judgment Against You (Form 101A) and file it as part of			

public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Par	Answer These Quest	ions for R	eporting Purposes						
16.	What kind of debts do you have?	16a.	Are your debts primarily consume individual primarily for a personal,			d in 11 U.S.C. § 101(8) as "incurred by an			
			☐ No. Go to line 16b.						
			Yes. Go to line 17.						
		16b.	Are your debts primarily busines money for a business or investmen						
			☐ No. Go to line 16c.						
			☐ Yes. Go to line 17.						
		16c.	State the type of debts you owe th	at are not consu	mer debts or business o	lebts			
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.					
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you are paid that funds will be available			y is excluded and administrative expenses			
	administrative expenses		■ No						
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes						
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1		☐ 1,000-5,000 ☐ 5001-10,00 ☐ 10,001-25,0	0	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000			
		200-9	99						
19.	How much do you estimate your assets to be worth?		350,000 101 - \$100,000 1001 - \$500,000		1 - \$50 million 1 - \$100 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion			
		□ \$500,	001 - \$1 million	□ \$100,000,0	01 - \$500 million	☐ More than \$50 billion			
20.	How much do you estimate your liabilities to be?	□ \$0 - \$50,000 □ \$50,001 - \$100,000		□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million		□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion			
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million		☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion			
Par	t7: Sign Below								
For	you	I have ex	kamined this petition, and I declare u	under penalty of	perjury that the informat	ion provided is true and correct.			
			chosen to file under Chapter 7, I am tates Code. I understand the relief a			der Chapter 7, 11,12, or 13 of title 11, se to proceed under Chapter 7.			
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).							
		I request	relief in accordance with the chapte	er of title 11, United States Code, specified in this petition.					
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
		Joseph	eph Harold Steinbrenner Harold Steinbrenner e of Debtor 1		Signature of Debtor 2				
		Executed			Executed on				
			MM / DD / YYYY		MM / E	DD / YYYY			

Case number (if known	Case	number	(if known
-----------------------	------	--------	-----------

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Scott Skinner	Date	July 16, 2019
Signature of Attorney for Debtor		MM / DD / YYYY
Scott Skinner P76939		
Printed name		
Detroit Lawyers, PLLC		
Firm name		
26711 Woodward Ave.		
Suite 207		
Huntington Woods, MI 48070		
Number, Street, City, State & ZIP Code		
Contact phone 248-237-7979	Email address	notice@detroitlawyers.com
P76939 MI		
Bar number & State		

Fill	in this informa	ation to identify your	case:			
Deb	tor 1	Joseph Harold St	teinbrenner			
_ 0.0		First Name	Middle Name	Last Name		
	tor 2 use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Bank	kruptcy Court for the:	EASTERN DISTRICT C	DF MICHIGAN		
Cas (if kno	e number				_	Check if this is an mended filing
Sui Be as	mmary of s complete an mation. Fill o	nd accurate as possibut all of your schedul	ole. If two married people es first; then complete the	nd Certain Statistical Information e are filing together, both are equally responsible ne information on this form. If you are filing ame k the box at the top of this page.	for sup	
Part	1: Summa	rize Your Assets				
						our assets llue of what you own
1.	Schedule A/E 1a. Copy line	3: Property (Official Fe 55, Total real estate, f	orm 106A/B) rom Schedule A/B		. \$	65,470.00
	1b. Copy line	62, Total personal pro	perty, from Schedule A/B.		. \$	60,670.67
	1c. Copy line	63, Total of all propert	y on Schedule A/B		\$	126,140.67
Part	2: Summa	rize Your Liabilities				
						our liabilities nount you owe
2.			laims Secured by Property mn A, Amount of claim, at	(Official Form 106D) the bottom of the last page of Part 1 of Schedule D.	\$	90,506.89
3.			Unsecured Claims (Officia 1 (priority unsecured claim	al Form 106E/F) ns) from line 6e of <i>Schedule E/F</i>	. \$	0.00
	3b. Copy the	total claims from Part	2 (nonpriority unsecured of	claims) from line 6j of Schedule E/F	. \$	52,865.00
				Your total liabiliti	es \$	143,371.89
Part	3: Summa	rize Your Income and	l Expenses			
4.		our Income (Official Fo		ə I	\$	6,255.91
		our Expenses (Officia			\$	6,281.22
5.	Copy your mic	many expended nem i				

- Yes
- What kind of debt do you have?
 - Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 - Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

page 1 of 2

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

9,611.86

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total claim	
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Deficial Form 106A/B Schedule A/B: Property each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where younk it fits best. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct ormation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). swer every question. The contract of the contr	=======================================	this inform	notion to identify you	w again and this	filing				7/16/19 2:45	
bibor 2 pouse, if filed) First Name Middle Name Last Name Check if this is: amended filing Ifficial Form 106A/B Checkulle A/B: Property asse number Interest Name Last Name Last Name Last Name Check if this is: amended filing Ifficial Form 106A/B Checkulle A/B: Property assenumber Interest Name Last Name L					tiling	j.				
ase number Check if this is: amended filing	Debto	or 1			ame	Last Name				
Check if this is amended filing	Debto	or 2								
Check if this is a mended filing interest in an asset only once. If an asset fits in more than one category, list the asset in the category where yo not. If the best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct ormation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), swere every question. 1	Spous	e, if filing)	First Name	Middle Na	ame	Last Name				
### Street address, if available, or other description Warren Mi 48089-0000 City State ZiP Code Control Condominium or cooperative Condominium or cooperative Control Condominium or cooperative Control City State ZiP Code Control County Control Calculate Control Control	nite	d States Bar	nkruptcy Court for the:	EASTERN DI	STRI	CT OF MICHIGAN				
### Street address. if available, or other description Varren Mi 48089-0000 City State Zip Code County County Code County Co	ase	number _							_	
chedule A/B: Property and category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you not it it its best. Be as complete and accurate as possible. If two married people are filing together, both an equally responsible for supplying correct ormandlo. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), were very question. To poscribe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Do you own or have any legal or equitable interest in any residence, building, land, or similar property? To be sorribe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Do you own or have any legal or equitable interest in any residence, building, land, or similar property? To be sorribe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest in Do you own or have any legal or equitable interest in any residence, building, land, or similar property? The second of the analysis of the analysis of the property? The second of the deduct secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any secured claims or exemptions. Put the amount of any s	٠		4004/5						difference filling	
mit it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct ormation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known), swere every question. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply Single-family home Duplex or multi-unit building Condominium or cooperative Candominium or cooperative Warren MI 48089-0000 City State ZIP Code Macomb County Macomb County At least one of the debtors and another Other information you wish to add about this item, such as local property dentification number: SEV: 65,470 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for				perty					12/15	
Single-family home	Do	No. Go to	o Part 2.	ole interest in any	resid	ence, building, land, or similar property?				
Street address, if available, or other description Duplex or multi-unit building Condominium or cooperative	.1				What	is the property? Check all that apply				
Warren MI 48089-0000 City State ZIP Code Investment property Cother Who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: SEV: 65,470 Carrent value of the entire property? Current value of the entire property? Poscribe the nature of your ownership interest (such as fee simple, tenancy by the entireties, a life estate), if known. Tenancy by the Entirety Check if this is community property (see instructions) Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for	_					Single-family home				
Warren MI 48089-0000 City State ZIP Code Investment property Inves	•	Street address, i	if available, or other description	on	_	•				
Timeshare Other Other Other Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, a a life estate), if known. Tenancy by the Entirety Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: SEV: 65,470 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for	_					Land	entire prop	erty?	portion you own?	
Macomb Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: SEV: 65,470 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for		Jity	State	ZIF Code	_	Timeshare	Describe the nature of your ownership in		our ownership interest	
Macomb County Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: SEV: 65,470 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for					Who			estate), if known.		
County Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: SEV: 65,470 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for		Macomb			_	•	Teriancy	by the Li	шету	
At least one of the debtors and another Other information you wish to add about this item, such as local property identification number: SEV: 65,470 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for	_				_	· ·				
property identification number: SEV: 65,470 Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for						•			nmunity property	
Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for						•	n, such as lo	cal		
					SEV	: 65,470				
pages you have attached for Part 1. Write that number here		dd the doll:	ar value of the portio	n vou own for a	ıll of	your entries from Part 1, including any	entries for			
	. A	aao ao		,			0		CCE 470 CC	

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Schedule A/B: Property Official Form 106A/B page 1

tor 1 Joseph	Harold Steinbrenner		Case number (if known)	
ars, vans, trucks,	, tractors, sport utility ve	hicles, motorcycles		
No				
Yes				
Make Ford		Who has an interest in the property? Check one		claims or exemptions. Put
0.14		<u> </u>		red claims on Schedule D: aims Secured by Property.
		•		Current value of the
Approximate mile	age: 80,000	☐ Debtor 1 and Debtor 2 only	entire property?	portion you own?
		☐ At least one of the debtors and another		
Ave., Warren	MI 48089	Check if this is community property (see instructions)	\$8,000.00	\$8,000.00
Yes				\$8,000.00
you own or have	any legal or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Examples: Major ap I No	opliances, furniture, linens	s, china, kitchenware		
				\$500.00
Examples: Television including No	g cell phones, cameras, n	nedia players, games tops, cell phones, television, tablets, etc		tions; electronic devices
				
Examples: Antiques other co	s and figurines; paintings,		r art objects; stamp, coin, or b	aseball card collections;
<i>Examples:</i> Sports, musical	photographic, exercise, ar instruments	nd other hobby equipment; bicycles, pool tables,	golf clubs, skis; canoes and l	kayaks; carpentry tools;
	Add the dollar value based Ad	Assorted house location: 13069 Assorted house location: 13069	Assorted household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Assorted household goods and furnishings Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, princluding cell phones, cameras, media players, games No Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe Computers, laptops, cell phones, television, tablets, etc. Location: 13069 Champaign Ave., Warren MI 48089 Yes. Describe	No Yes Who has an interest in the property? Check one Do not deduct secured the conducted sequence of the property? Check one Do not deduct secured the conducted sequence of the property? Check one Do not deduct secured the conducted sequence of the property? One of the conducted sequence of the property Do better 1 and 9 Do not deduct sequence of the sequence of the property? Check one Do not deduct sequence of the property Do better 1 and 9 Do not deduct sequence of the sequence of the debtors and another Do better 1 and 9 Do not deduct sequence of the debtors and another Do not 1 and 1

Official Form 106A/B Schedule A/B: Property page 2

De	ebtor 1	Joseph Hard	ld Stein	brenner		Case number (if known	
10.	■ No		s, shotgur	ns, ammunition, and	related equipment		
11.	□ No ´		othes, furs	s, leather coats, desi	igner wear, shoes, accessories		
				ted used wearing on: 13069 Champ	ı apparel paign Ave., Warren MI 48089		\$300.00
12.	□ No		welry, cos	tume jewelry, engag	gement rings, wedding rings, heirloon	n jewelry, watches, gems,	gold, silver
					ces, watches, bracelets, etc. paign Ave., Warren MI 48089		\$100.00
13.	Examp ☐ No	rm animals bles: Dogs, cats, l	oirds, hor	ses			
				sehold dog, 1 hou on: 13069 Champ	usehold cat paign Ave., Warren MI 48089		\$0.00
	■ No	her personal and		-	not already list, including any heal	th aids you did not list	
15					art 3, including any entries for pag	es you have attached	\$3,900.00
Da	ort 4: Dog	scribe Your Finan	sial Assati				,
					any of the following?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	□ No			-	me, in a safe deposit box, and on ha	nd when you file your peti	tion
						Cash	\$130.00
17.	Examp				ounts; certificates of deposit; shares in with the same institution, list each.	n credit unions, brokerage	houses, and other similar
	□ No ■ Yes				Institution name:		
			17.1.	Checking	PNC account ending in 3 value is approximate at ti		\$36.01

Official Form 106A/B Schedule A/B: Property page 3

De	ebtor 1 Joseph	Harold Steinbrenner	Case number	(if known)	ı ıvı
18.	_Examples: Bond	unds, or publicly traded stocks funds, investment accounts with br	okerage firms, money market accounts		
	□ No ■ Yes	Institution or issuer	name:		
		Fidelity account value is approxi	t imate at time of filing	\$20.4	2
19.	Non-publicly trac	ded stock and interests in incorp	orated and unincorporated businesses, including a	an interest in an LLC, partnership, an	ıd
	joint venture ■ No	·			
	☐ Yes. Give spec	ific information about them Name of entity:	 % of ownersh	hip:	
20.	Negotiable instru	ments include personal checks, car	otiable and non-negotiable instruments shiers' checks, promissory notes, and money orders. ansfer to someone by signing or delivering them.		
	☐ Yes. Give speci	fic information about them Issuer name:			
	□ No	sts in IRA, ERISA, Keogh, 401(k), 4	403(b), thrift savings accounts, or other pension or profi	it-sharing plans	
	■ Yes. List each a	account separately. Type of account:	Institution name:		
		401(k)	Delta 401(k) Value as of 6/30/2019 Outstanding loan balance of 27,957.61	\$48,284.2	4
	Your share of all	ments with landlords, prepaid rent,	o that you may continue service or use from a company public utilities (electric, gas, water), telecommunication Institution name or individual:		
23.	_ `	tract for a periodic payment of mon	ey to you, either for life or for a number of years)		
	■ No □ Yes	Issuer name and description.			
24.	Interests in an ed 26 U.S.C. §§ 530(b ■ No	ducation IRA, in an account in a cb)(1), 529A(b), and 529(b)(1).	qualified ABLE program, or under a qualified state to	uition program.	
	Yes	Institution name and description	on. Separately file the records of any interests.11 U.S.C.	. § 521(c):	
	■ No	e or future interests in property (o	other than anything listed in line 1), and rights or po	owers exercisable for your benefit	
26.	Patents, copyright Examples: Interne	hts, trademarks, trade secrets, a	nd other intellectual property eds from royalties and licensing agreements		
	■ No □ Yes. Give spec	ific information about them			
27.	Examples: Buildir	ises, and other general intangible of permits, exclusive licenses, coo	les perative association holdings, liquor licenses, profession	onal licenses	
	■ No □ Yes. Give spec	ific information about them			
М	oney or property o	owed to you?		Current value of the portion you own? Do not deduct secured	

Official Form 106A/B

page 4

Schedule A/B: Property

Del	btor 1 Jos	seph Harold Steinbrenn	er	Ca	ase number (if known)	
[□ No	owed to you specific information about th	em, including whether you alrea	dy filed the returns and	the tax years	claims or exemptions.
			2019 prorated anticipated	I tax refund	State and Feder	ral \$300.00
ı	No		y, spousal support, child suppor	t, maintenance, divorce	e settlement, property	settlement
ı	Examples: U b No	nts someone owes you Unpaid wages, disability insupenefits; unpaid loans you m specific information	rance payments, disability bener ade to someone else	fits, sick pay, vacation p	pay, workers' compe	nsation, Social Security
31.	Interests in i Examples: ⊢ □ No	insurance policies Health, disability, or life insur	ance; health savings account (H	SA); credit, homeowne	r's, or renter's insurar	nce
		Company r		Beneficiary	:	Surrender or refund value: \$0.00
			Term Life Insurance polic	y -		\$0.00
ı	If you are the someone ha	e beneficiary of a living trust	u from someone who has died expect proceeds from a life insi		urrently entitled to reco	eive property because
ļ	Examples: A No		or not you have filed a lawsuit ttes, insurance claims, or rights t		or payment	
ı	No	ngent and unliquidated cla	ims of every nature, including	counterclaims of the	debtor and rights to	o set off claims
-	No	al assets you did not alread specific information	dy list			
36.		_	ries from Part 4, including any			\$48,770.67

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

Schedule A/B: Property

page 5

Official Form 106A/B

Debtor 1	Joseph Harold Steinbrenner	Case number (if known)
_	own or have any legal or equitable interest in any business-related property?	
	So to Part 6.	
☐ Yes.	Go to line 38.	
		Current value of the portion you own? Do not deduct secured claims or exemptions.
38. Acco u	unts receivable or commissions you already earned	
□ No		
☐ Yes.	. Describe	
39. Office Exam	e equipment, furnishings, and supplies nples: Business-related computers, software, modems, printers, copiers, fax made	chines, rugs, telephones, desks, chairs, electronic devices
□ No □ Yes.	. Describe	
40. Machi	inery, fixtures, equipment, supplies you use in business, and tools of your	r trade
□No		
	. Describe	
41. Inven	ntory	
□ No □ Yes.	. Describe	
42. Interes	sts in partnerships or joint ventures	
□ No		
	. Give specific information about them	
	Name of entity:	% of ownership:
		%
43. Custo	omer lists, mailing lists, or other compilations	
☐ Do yo	our lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A)))?
	□ No	
	Yes. Describe	
44. Any b	usiness-related property you did not already list	
□ No		
⊔ Yes.	. Give specific information	
	the dollar value of all of your entries from Part 5, including any entries for	

Official Form 106A/B

Schedule A/B: Property

54. Add the dollar value of all of your entries from Part 7. Write that number here

page 7

\$0.00

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

☐ Yes. Give specific information.......

No

Debtor 1 Joseph Harold Steinbrenner Case number (if known)

Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$65,470.00
56.	Part 2: Total vehicles, line 5	\$8,000.00		
57.	Part 3: Total personal and household items, line 15	\$3,900.00		
58.	Part 4: Total financial assets, line 36	\$48,770.67		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54 +	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$60,670.67	Copy personal property total	\$60,670.67
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$126,140.67

Fill in this infor	mation to identify your	case:		
Debtor 1	Joseph Harold St	einbrenner		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		EASTERN DISTRICT O	F MICHIGAN	
Case number (if known)				☐ Check if this is an
(ii kilowii)				amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify	the Property	You Claim	as Exempt
---------	----------	--------------	-----------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	· · · · · · · · · · · · · · · · · · ·		Specific laws that allow exemption	
	Copy the value from Check only one box for each exemption. Schedule A/B				
13069 Champaign Ave. Warren, MI 48089 Macomb County	\$65,470.00	\$26,673.06 100% of fair market value, up to any applicable statutory limit		Mich. Comp. Laws § 600.5451(1)(m)	
SEV: 65,470 Line from Schedule A/B: 1.1				,	
Assorted household goods and furnishings	\$500.00		\$500.00	Mich. Comp. Laws § 600.5451(1)(c)	
Location: 13069 Champaign Ave., Warren MI 48089 Line from <i>Schedule A/B</i> : 6.1			100% of fair market value, up to any applicable statutory limit	000.0-101(1)(0)	
Computers, laptops, cell phones, television, tablets, etc.	\$3,000.00		\$3,000.00	Mich. Comp. Laws §	
Location: 13069 Champaign Ave., Warren MI 48089 Line from <i>Schedule A/B</i> : 7.1		100% of fair market value, up to any applicable statutory limit		600.5451(1)(c)	
Assorted used wearing apparel Location: 13069 Champaign Ave.,	\$300.00		\$300.00	Mich. Comp. Laws § 600.5451(1)(a)(iii)	
Warren MI 48089 Line from Schedule A/B: 11.1	1		100% of fair market value, up to any applicable statutory limit	33.3-10 1(1)(4)(11)	

	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B Amount of the exemption you claim you have a second you have a sec		Specific laws that allow exemption		
				eck only one box for each exemption.		
	Rings, earrings, necklaces, watches, bracelets, etc.	\$100.00		\$100.00	Mich. Comp. Laws § 600.5451(1)(c)	
	Location: 13069 Champaign Ave., Warren MI 48089 Line from Schedule A/B: 12.1		☐ 100% of fair market value, up to any applicable statutory limit			
	401(k): Delta 401(k)	` ' 340.204.24 ■		\$48,284.24	Mich. Comp. Laws § 600.5451(1)(I)	
Value as of 6/30/2019 Outstanding loan balance of 27,957.61 Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit		000.3431(1)(1)	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/22 and every 3			led on or after the date of adjustme	nt.)	
	Yes. Did you acquire the property covere	ed by the exemption wi	ithin 1	,215 days before you filed this case	?	
	□ No					
	□ Yes					

					7/16/19 2:45PI
Fill	in this information to identify y	our case:			
Deb		l Steinbrenner		-	
	First Name	Middle Name Last Name			
	tor 2 use if, filing) First Name	Middle Name Last Name		-	
Unit	ed States Bankruptcy Court for th	e: EASTERN DISTRICT OF MICHIGAN			
				-	
(if kno	e number 			☐ Check	if this is an
				_	ded filing
Offi	icial Form 106D				
Sc	hedule D: Creditor	s Who Have Claims Secured	by Propert	У	12/15
is nee		e. If two married people are filing together, both are equit out, number the entries, and attach it to this form. On			
	any creditors have claims secured	by your property?			
	_ •	t this form to the court with your other schedules. Yo	u have nothing else	to report on this form.	
	■ Yes. Fill in all of the informatio	n helow	ŭ	·	
	1: List All Secured Claims	ii bolow.			
			Column A	Column B	Column C
for e	ach claim. If more than one creditor h	s more than one secured claim, list the creditor separately as a particular claim, list the other creditors in Part 2. As etical order according to the creditor's name.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	Bridgecrest Formerly Drivetime	Describe the property that secures the claim:	\$12,913.00	\$8,000.00	\$4,913.00
	Creditor's Name	2015 Ford C-Max 80,000 miles Location: 13069 Champaign Ave., Warren MI 48089 Value based on NADA			
	PO Box 29018 Phoenix, AZ 85038	As of the date you file, the claim is: Check all that apply. Contingent			
	Number, Street, City, State & Zip Code	☐ Unliquidated			
		☐ Disputed			
Who	o owes the debt? Check one.	Nature of lien. Check all that apply.			
_	Debtor 1 only	An agreement you made (such as mortgage or secu	ured		
	Debtor 2 only	car loan)			
_	Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
	at least one of the debtors and another				
	Check if this claim relates to a community debt	☐ Other (including a right to offset)			

Date debt was incurred 05/2018

Last 4 digits of account number

1251

Debtor 1 Joseph Harold Steinbre	enner	Case number (if known)			
First Name Middle N	Name Last Name				
2.2 Fifth Third Bank	Describe the property that secures the claim:	\$77,593.89	\$130,940.00	\$0.00	
Creditor's Name 5050 Kingsley Dr. Cincinnati, OH 45227	13069 Champaign Ave. Warren, MI 48089 Macomb County SEV: 65,470 As of the date you file, the claim is: Check all that apply. ☐ Contingent				
Number, Street, City, State & Zip Code	☐ Unliquidated				
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.				
☐ Debtor 1 only ☐ Debtor 2 only	An agreement you made (such as mortgage or s car loan)	ecured			
☐ Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)				
At least one of the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim relates to a community debt	Other (including a right to offset)				
Date debt was incurred	Last 4 digits of account number 7205	<u> </u>			
Add the dollar value of your entries in (Column A on this page. Write that number here:	\$90,506	.89		
If this is the last page of your form, add	I the dollar value totals from all pages.	\$90,506	.89		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill	in this inform	ation to identify your	case:					
Deb	otor 1	Joseph Harold S	teinbrenner					
		First Name	Middle N	lame	Last Name			
1	otor 2 use if, filing)	First Name	Middle N	lame	Last Name			
Unit	ted States Ban	kruptcy Court for the:	EASTERN I	DISTRICT OF M	IICHIGAN			
		.,.,						
Cas (if kno	se number own)			_			☐ Check	if this is an
							ameno	led filing
Off	icial Form	106E/F						
Scl	hedule E/	F: Creditors W	/ho Have	Unsecure	d Claims			12/15
any e Sche Sche left. A name	executory contribute G: Executory dule G: Executory dule D: Credito Attach the Contribute and case num	acts or unexpired leases ory Contracts and Unexp rs Who Have Claims Sec inuation Page to this pag ber (if known).	s that could rest pired Leases (O cured by Proper ge. If you have t	ult in a claim. Als fficial Form 106G ty. If more space no information to	RITY claims and Part 2 for so list executory contracts). Do not include any credi is needed, copy the Part y report in a Part, do not file	on Schedule A/B: I itors with partially : ou need, fill it out,	Property (Official For secured claims that a number the entries i	m 106A/B) and on are listed in n the boxes on the
Par		of Your PRIORITY Unsecure						
	No. Go to Pa		eu Ciaiilis ayalli	st you?				
	☐ Yes.	art Z.						
	2. List all of you listed, identify much as pos	y what type of claim it is. If	a claim has botl habetical order a	h priority and nonp according to the cre	ne priority unsecured claim, riority amounts, list that clair ditor's name. If you have mo ther creditors in Part 3.	n here and show bot	th priority and nonprior	ity amounts. As
	(For an expla	anation of each type of cla	im, see the instru	uctions for this form	n in the instruction booklet.)	T. () ()	D 1. 19	N 2 . 2
						Total claim	Priority amount	Nonpriority amount
2.1.	1							
2.1.			1:	ast 4 digits of acc	count number			
	Priority Cre	ditor's Name		_			_	_
			W	hen was the debt	incurred?		_	
	Number Str	reet City State Zip Code		s of the date you	file, the claim is: Check all	that apply		
	Who incurred	the debt? Check one.		Unliquidated				
	Debtor 1 or	nly		Disputed				
	Debtor 2 or							
		nd Debtor 2 only	Tv	vne of PRIORITY	unsecured claim:			
		e of the debtors and anoth	ei <u> </u>	Domestic suppor				
		ubject to offset?	_	_	· ·	avaramant		
	□ No			_	n other debts you owe the g or personal injury while you			
	☐ Yes			Other. Specify	or personal injury while you	were intoxicated		
	□ res		_	Utiler. Specify _				-
Dom	Lint All	of Vous NONDRIORI	FV 11	l Claims				
Par		of Your NONPRIORI						
	_ •	rs have nonpriority unse	•	•	iith your other ach!:-!			
	_	e nothing to report in this p	Dait. Sudmit this	ioim to the court w	viui your other schedules.			
	Yes.							
1	unsecured claim	n, list the creditor separate	ly for each claim	. For each claim lis	f the creditor who holds easted, identify what type of cla ou have more than three nor	im it is. Do not list cl	aims already included	in Part 1. If more

Total claim

Official Form 106 E/F

Schedule E/F: Creditors Who Have Unsecured Claims

Page 1 of 8

7/16/19 2:45PM Case number (if known) Debtor 1 Joseph Harold Steinbrenner 4.1 Last 4 digits of account number \$752.00 **Account Services** E263 Nonpriority Creditor's Name 1802 NE Loop 410 When was the debt incurred? 09/2017 Ste 400 San Antonio, TX 78217 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: lacksquare At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Collection account on behalf of St. John ■ Other. Specify Macomb Hospital. ☐ Yes **American Oncologic Associates of** 4.2 0932 \$8,271.00 Last 4 digits of account number Nonpriority Creditor's Name **MHP Radiation Oncology Institute** When was the debt incurred? 01/2019 PO Box 62417 Fort Myers, FL 33906 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Medical ☐ Yes 4.3 Asset Acceptance LLC \$4,122.00 Last 4 digits of account number **59GC** Nonpriority Creditor's Name PO Box 2036 10/2012 When was the debt incurred? Warren, MI 48090 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.

Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No Collection account on behalf of Barclays ☐ Yes Other. Specify Bank/Juniper.

4.4	Asset Acceptance LLC	Last 4 digits of account number 29GC	\$3,807.00
	Nonpriority Creditor's Name PO Box 2036 Warren, MI 48090	When was the debt incurred? 05/2012	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	□ Yes	■ Other. Specify Collection account on behalf of GEMB/Care Credit.	
4.5	BCA Financial Services	Last 4 digits of account number 9585	\$3,527.00
	Nonpriority Creditor's Name 18001 Old Cutler Rd. Suite 462	When was the debt incurred? 06/2019	
	Miami, FL 33157 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only		
	Debtor 2 only	☐ Contingent ☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes		
4.6	Cavalry SPV I, LLC Nonpriority Creditor's Name	Last 4 digits of account number	\$6,691.00
	C/O Weber & Olcese, PLC 3250 W Big Beaver Rd, Suite 124 Troy, MI 48084	When was the debt incurred?	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify Collection account on behalf of HSBC Bank Nevada.	

Schedule E/F: Creditors Who Have Unsecured Claims

7/16/19 2:45PM Case number (if known) Debtor 1 Joseph Harold Steinbrenner 4.7 Last 4 digits of account number \$215.00 **CBM Services Inc.** 7415 Nonpriority Creditor's Name 300 Rudd St. When was the debt incurred? 09/2017 Suite 202 Midland, MI 48640 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts Collection account on behalf of Diagnostic ☐ Yes Other. Specify Radiology Consultants ABS. Estate Recoveries, Inc. 4.8 \$8,953.00 Last 4 digits of account number 2717 Nonpriority Creditor's Name PO Box 15380 When was the debt incurred? 11/2009 Baltimore, MD 21220 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No Collection account on behalf of American

First Federal Credit Control 5344 Nonpriority Creditor's Name 24700 Chagrin Blvd 01/2018 When was the debt incurred? #205 Beachwood, OH 44122 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Collection account on behalf of ☐ Yes

Other. Specify

Last 4 digits of account number

Express.

☐ Yes

4.9

\$530.00

Other. Specify Gastroenterology Warren.

Debto	¹ Joseph Harold Steinbrenner		Case number (if known)	7/16/19 2:45PN
4.1	Medical Resources Group	Last 4 digits of account number	7905	\$69.00
	Nonpriority Creditor's Name c/o St. John Urgent Care Conner Creek Dept 184101	When was the debt incurred?	02/2013	
	PO Box 67000 Detroit, MI 48267 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.1	Michigan Healthcare Professionals Nonpriority Creditor's Name Comprehensive Urology	Last 4 digits of account number When was the debt incurred?	6743 05/2019	\$174.00
	31157 Woodward Ave. Royal Oak, MI 48073	when was the dest incurred:	03/2019	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify Medical		
4.1	NCO Financial Systems, INC. Nonpriority Creditor's Name	Last 4 digits of account number	2919	\$10,766.00

Nonphonty Orcations Name		
507 Prudential Rd	When was the debt incurred?	04/2010
Horsham, PA 19044		
Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply
Who incurred the debt? Check one.		
■ Debtor 1 only	☐ Contingent	
☐ Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:
☐ Check if this claim is for a community	☐ Student loans	
debt	☐ Obligations arising out of a sep	aration agreement or divorce that you did not
Is the claim subject to offset?	report as priority claims	· ·

■ No

☐ Yes

Schedule E/F: Creditors Who Have Unsecured Claims

■ Other. Specify Collection Account.

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

4.1 United Resource Systems, Inc.	Last 4 digits of account num	_{ber} 0058	\$4,988.00			
Nonpriority Creditor's Name 10075 W. Colfax Ave. Lakewood, CO 80215	When was the debt incurred?	08/2008				
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the cla	aim is: Check all that apply				
Debtor 1 only	☐ Contingent					
Debtor 2 only	☐ Unliquidated					
☐ Debtor 1 and Debtor 2 only	☐ Disputed					
☐ At least one of the debtors and another	Type of NONPRIORITY unsec	cured claim:				
☐ Check if this claim is for a community	☐ Student loans					
debt		separation agreement or divorce that you did not				
Is the claim subject to offset?	report as priority claims					
No	☐ Debts to pension or profit-sl	haring plans, and other similar debts				
☐ Yes	■ Other. Specify Training	on account on behalf of Schneider g Academy.	_			
Part 3: List Others to Be Notified About a D	ebt That You Already Listed					
i. Use this page only if you have others to be notified is trying to collect from you for a debt you owe to s have more than one creditor for any of the debts the notified for any debts in Parts 1 or 2, do not fill out	someone else, list the original credit nat you listed in Parts 1 or 2, list the	or in Parts 1 or 2, then list the collection agend	y here. Similarly, if you			
Name and Address	On which entry in Part 1 or Part 2 did	,				
37th District Court 8300 Common Rd.	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Cla				
Warren, MI 48093		■ Part 2: Creditors with Nonpriority Unsecured	I Claims			
,	Last 4 digits of account number	59GC				
Name and Address	On which entry in Part 1 or Part 2 did	I you list the original creditor?				
37th District Court	Line 4.4 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Cla	nims			
8300 Common Rd.		■ Part 2: Creditors with Nonpriority Unsecured	I Claims			
Warren, MI 48093	Last 4 digits of account number	29GC				
	0 1:1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2					
Name and Address 37th District Court	On which entry in Part 1 or Part 2 did Line 4.6 of (<i>Check one</i>):	i you list the original creditor? Part 1: Creditors with Priority Unsecured Cla	aims			
8300 Common Rd.	Ellio <u></u> or (eriodicono).	Part 2: Creditors with Nonpriority Unsecured				
Warren, MI 48093	Look 4 digita of account growth as	. ,	Claimo			
	Last 4 digits of account number	95GC				
Name and Address	On which entry in Part 1 or Part 2 did	,				
American Express PO Box 981537	Line 4.8 of (Check one):	Part 1: Creditors with Priority Unsecured Cla				
El Paso, TX 79998		Part 2: Creditors with Nonpriority Unsecured	I Claims			
,	Last 4 digits of account number	1005				
Name and Address	On which entry in Part 1 or Part 2 did	,				
Asset Management Professionals, LLC	Line <u>4.6</u> of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Cla				
PO Box 2824		Part 2: Creditors with Nonpriority Unsecured	I Claims			
Woodstock, GA 30188						
	Last 4 digits of account number	8611				
Name and Address	On which entry in Part 1 or Part 2 did	I you list the original creditor?				
BCA Financial Services	Line 4.2 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Cla	aims			
18001 Old Cutler Rd.		■ Part 2: Creditors with Nonpriority Unsecured	l Claims			
Suite 462 Miami, FL 33157						
, . = 00.01	Last 4 digits of account number	0932				
Name and Address	On which entry in Part 1 or Part 2 did	I you list the original creditor?				
Delta Airlines	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Cla	aims			
Attn: Payroll		Part 2: Creditors with Nonpriority Unsecured				

Schedule E/F: Creditors Who Have Unsecured Claims

Page 6 of 8

Schedule E/F: Creditors Who Have Unsecured Claims

Page 7 of 8

Case num	ber (i	if known)
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Lansing, MI 48909 Last 4 digits of account number 6995 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? **Third Party Withholding Unit** Line 4.6 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims **Michigan Department of Treasury** ■ Part 2: Creditors with Nonpriority Unsecured Claims PO Box 30785 Lansing, MI 48909 Last 4 digits of account number 6995 Name and Address On which entry in Part 1 or Part 2 did you list the original creditor? Warren Gastroenterology, PC Line **4.9** of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 1920 Part 2: Creditors with Nonpriority Unsecured Claims Troy, MI 48099 Last 4 digits of account number 2410

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				1	otal Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	•		•		otal Claim
Total	6f.	Student loans	6f.	\$	0.00
claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	52,865.00
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	52,865.00

Fill in this information to identify your case:						
Debtor 1 Joseph Harold Steinbrenner						
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		EASTERN DISTRICT C	FMICHIGAN			
Case number(if known)				Check if this is an		
						amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the cer, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.2					_
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4	•				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.5	· ·				
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	Jity		Olalo	211 0000	

Fill in thi					
	s information to identify your	case:			
Debtor 1	Joseph Harold St	oinbronner			
DCD(OI I	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, f	iling) First Name	Middle Name	Last Name		
United Si	ates Bankruptcy Court for the:	EASTERN DISTRICT OF	F MICHIGAN		
_					
Case nur (if known)	mber			☐ Check if this is a	1
,				amended filing	•
Officia	al Form 106H				
Sche	dule H: Your Code	ebtors		1	2/15
Arizo ■ No □ Ye	es ithin the last 8 years, have you ona, California, Idaho, Louisiana, o. Go to line 3. es. Did your spouse, former spou	Nevada, New Mexico, Pue ise, or legal equivalent live ors. Do not include your	with you at the time?	r if your spouse is filing with you. List the person	e
			or or cosigner. Make	sure you have listed the creditor on Schedule D	
in lir Forn	n 106D), Schedule E/F (Official Column 2.	roilli 100E/F), or Schedu		06G). Use Schedule D, Schedule E/F, or Schedule	Officia
in lir Forn		,			Officia G to fi
in lir Forn out (Column 2. Column 1: Your codebtor	,		OGG). Use Schedule D, Schedule E/F, or Schedule Column 2: The creditor to whom you owe the Check all schedules that apply:	Officia G to fi
in lir Forn	Column 2. Column 1: Your codebtor	,		Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line	Officia G to fi
in lir Forn out (Column 1: Your codebtor Name, Number, Street, City, State and ZII	,		Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line Schedule E/F, line	Officia G to fi
in lir Forn out (Column 1: Your codebtor Name, Number, Street, City, State and ZII Name	,		Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line	Officia G to fil
in lir Forn out (Column 1: Your codebtor Name, Number, Street, City, State and ZII	,		Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line Schedule E/F, line	Officia G to fi
in lir Forn out (Column 1: Your codebtor Name, Number, Street, City, State and ZII Name Number Street	P Code	ıle G (Official Form 10	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line Schedule E/F, line	Officia G to fi
in lin Forn out (Column 1: Your codebtor Name, Number, Street, City, State and ZII Name Number Street	P Code	ıle G (Official Form 10	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line	Officia G to fi
in lir Forn out (Column 1: Your codebtor Name, Number, Street, City, State and ZII Name Number Street	P Code	ıle G (Official Form 10	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line	Officia G to fil
in lin Forn out (Column 1: Your codebtor Name, Number, Street, City, State and ZII Name Number Street City	P Code	ıle G (Official Form 10	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line	Officia G to fi
in lin Forn out (Column 1: Your codebtor Name, Number, Street, City, State and ZII Name Number Street City	P Code	ıle G (Official Form 10	Column 2: The creditor to whom you owe the Check all schedules that apply: Schedule D, line Schedule E/F, line Schedule G, line Schedule D, line Schedule E/F, line Schedule E/F, line	Officia G to fil

Fill in this informati	on to identify your case:	
Debtor 1	Joseph Harold Steinbrenner	
Debtor 2 (Spouse, if filing)		
United States Bank	cruptcy Court for the: EASTERN DISTRICT OF MICHIGAN	
Case number (If known)		Check if this is: An amended filing A supplement showing postpetition chapter
Official For	rm 106l	13 income as of the following date:

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment			
1.	Fill in your employment information.		Debtor 1	Debtor 2 or non-filing spouse
	If you have more than one job,	Employment status	■ Employed	■ Employed
	attach a separate page with information about additional	Employment status	☐ Not employed	☐ Not employed
	employers.	Occupation	Baggage Handler	
	Include part-time, seasonal, or self-employed work.	Employer's name	Delta Airlines	FCA US LLC
	Occupation may include student or homemaker, if it applies.	Employer's address	Attn: Payroll 1050 Delta Blvd. Atlanta, GA 30354	c/o Payroll Services PO Box 61870 Phoenix, AZ 85082
		How long employed the	nere? 12 years	
Pa	rt 2: Give Details About Mor	thly Income		

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 6,222.23 \$ 2,868.67

3. Estimate and list monthly overtime pay.

3. +\$ 0.00 +\$ 0.00

4. Calculate gross Income. Add line 2 + line 3.

4. \$ 6,222.23 \$ 2,868.67

Case number (if known)

			Fo	or Debtor 1		For Debtor non-filing s		
	Copy line 4 here	4.	\$	6,222.23	_		868.67	
5.	List all payroll deductions:				_			-
	5a. Tax, Medicare, and Social Security deductions	5a.	\$	705.16		\$	505.64	
	5b. Mandatory contributions for retirement plans	5b.	\$	0.00	_	\$	0.00	_
	5c. Voluntary contributions for retirement plans	5c.	\$	0.00	_	\$	0.00	-
	5d. Required repayments of retirement fund loans	5d.	\$	951.90	_	\$	0.00	-
	5e. Insurance	5e.	\$	628.96	_	\$	0.00	-
	5f. Domestic support obligations	5f.	\$	0.00	_	\$	0.00	_
	5g. Union dues	5g.	\$	0.00	_	\$	0.00	-
	5h. Other deductions. Specify: HSA	_ 5h.+	\$	43.33	+	\$	0.00	-
6.	Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	2,329.35	_	\$	505.64	-
7.	Calculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,892.88	_	\$2,	363.03	_
8.	List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00		\$	0.00	
	8b. Interest and dividends	8b.	\$	0.00	_	\$	0.00	-
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	_	\$	0.00	-
	8d. Unemployment compensation	8d.	\$	0.00	_	\$	0.00	_
	8e. Social Security	8e.	\$	0.00	_	\$	0.00	_
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	_	\$	0.00	_
	8g. Pension or retirement income	8g.	\$	0.00	_	\$	0.00	_
	8h. Other monthly income. Specify:	_ 8h.+	\$	0.00	+	\$	0.00	-
9.	Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00		\$	0.00	0
10.	Calculate monthly income. Add line 7 + line 9.	10. \$		3,892.88 +	3	2,363.03	= \$	6,255.91
	Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	'			_		' -	0,200.01
11.	State all other regular contributions to the expenses that you list in <i>Schedule</i> Include contributions from an unmarried partner, members of your household, your other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not a Specify:	depen		•				0.00
12.	Add the amount in the last column of line 10 to the amount in line 11. The result write that amount on the Summary of Schedules and Statistical Summary of Certain applies						\$	6,255.91
13.	Do you expect an increase or decrease within the year after you file this form?	?					Combine monthly	ned y income
	No. Ves Evoluin: Wife is summer relief for ECA ampleyees and will	امما	a c!:	, to worldner O	n L		a a k !:-	A
	Yes. Explain: Wife is summer relief for FCA employees and will	ı go b	ack	to working 2	υn	ours per w	eek in /	August.

Fill	in this informa	tion to identify yo	our case:						
Debtor 1 Joseph Harold Steinbrenner							Check if this is: ☐ An amended filing		
	Joseph Harold Stellibretiller								
	otor 2 ouse, if filing)								ving postpetition chapter the following date:
` '	, 0,								
Unit	ed States Bankr	uptcy Court for the	: EASTE	RN DISTRICT OF MI	ICHIGAN		N	MM / DD / YYYY	
1	e number								
(II K	nown)								
O	fficial Fo	rm 106J							
		J: Your	Exper	1888					12/15
Be info	as complete a	and accurate as	possible.	If two married peop ch another sheet to	ple are filing to this form. Or	ogether, be the top of	oth are equal f any additior	lly responsible fo nal pages, write y	r supplying correct our name and case
Par		ibe Your House							
1.	Is this a join		iloiu						
	■ No. Go to line 2. □ Yes. Does Debtor 2 live in a separate household?								
	□ 100. 200		a copa						
	□ Ye	es. Debtor 2 mus	st file Offici	al Form 106J-2, <i>Exp</i> e	enses for Sepa	arate House	ehold of Debto	or 2.	
2.	Do you have	e dependents?	□ No						
	Do not list De Debtor 2.	ebtor 1 and	Yes.	Fill out this information each dependent		dent's relat r 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the							□ No
	dependents	names.			Daug	hter		9	Yes
					Son			13	□ No
									■ Yes □ No
									□ Yes
									□ No
									☐ Yes
3.	expenses of	enses include f people other t d your depende	han 👝	No Yes					
Par	t 2: Estim	ate Your Ongoi	na Monthi	v Expenses					
Est	imate your ex enses as of a	penses as of ye	our bankrı	uptcy filing date unl					pter 13 case to report f the form and fill in the
• •	olicable date.								
				government assista luded it on <i>Schedu</i>					
(Of	ficial Form 10	61.)						Your expe	enses
4.	 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$ 790.30 						790.30		
	If not includ	led in line 4:							
							10 °C		0.00
		estate taxes rty, homeowner's	s. or renter	's insurance			4a. \$ 4b. \$		0.00 0.00
		•		ipkeep expenses			4c. \$		125.00
	4d. Home	owner's associat	tion or cond	dominium dues			4d. \$		0.00
5.	Additional n	nortgage payme	ents for yo	our residence, such	as home equit	y loans	5. \$		0.00

Official Form 106J

. Utilities: 6a. Electricity, heat, natural gas					
6a. Electricity, heat, natural gas					
	6a. \$	250.00			
6b. Water, sewer, garbage collection	6b. \$	65.00			
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	240.00			
6d. Other. Specify:	6d. \$	0.00			
Food and housekeeping supplies	7. \$				
Childcare and children's education costs		800.00			
	·	0.00			
Clothing, laundry, and dry cleaning	9. \$	150.00			
Personal care products and services	10. \$	120.00			
1. Medical and dental expenses	11. \$	275.00			
2. Transportation. Include gas, maintenance, bus or train fare.	12. \$	550.00			
Do not include car payments. 3. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$	150.00			
4. Charitable contributions and religious donations	14. \$				
5. Insurance.	14. Φ	0.00			
Do not include insurance deducted from your pay or included in lines 4 or 20.					
15a. Life insurance	15a. \$	71.25			
15b. Health insurance	15a. \$				
	· · · · · · · · · · · · · · · · · · ·	0.00			
15c. Vehicle insurance	15c. \$	266.67			
15d. Other insurance. Specify:	15d. \$	0.00			
6. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.	400				
Specify:	16. \$	0.00			
 Installment or lease payments: 17a. Car payments for Vehicle 1 	17a. \$	328.00			
	· —				
17b. Car payments for Vehicle 2	17b. \$	325.00			
17c. Other. Specify:	17c. \$	0.00			
17d. Other. Specify:	17d. \$	0.00			
8. Your payments of alimony, maintenance, and support that you did not report		0.00			
deducted from your pay on line 5, Schedule I, Your Income (Official Form 106) Other payments you make to support others who do not live with you.). 10. \$				
	·	0.00			
Specify:	19.				
 Other real property expenses not included in lines 4 or 5 of this form or on Sc 20a. Mortgages on other property 	20a. \$	0.00			
	20b. \$	0.00			
20b. Real estate taxes	· —	0.00			
20c. Property, homeowner's, or renter's insurance	20c. \$	0.00			
20d. Maintenance, repair, and upkeep expenses	20d. \$	0.00			
20e. Homeowner's association or condominium dues	20e. \$	0.00			
1. Other: Specify: Pet food, pet care	21. +\$	75.00			
Children's activites	+\$	100.00			
Wife's Tuition	+\$	600.00			
Wife's Support of Father	+\$	1,000.00			
		·			
2. Calculate your monthly expenses	•				
22a. Add lines 4 through 21.	. \$	6,281.22			
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-	2 \$				
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	6,281.22			
3. Calculate your monthly net income.					
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. \$	6,255.91			
23b. Copy your monthly expenses from line 22c above.	23b\$				
23b. Copy your monthly expenses from line 220 above.	250φ	6,281.22			
23c. Subtract your monthly expenses from your monthly income.					
The result is your <i>monthly net income</i> .	23c. \$	-25.31			
room to your monthly not mount.	<u> </u>				
4. Do you expect an increase or decrease in your expenses within the year after					
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a					
modification to the terms of your mortgage?					
■ No.					
☐ Yes. Explain here:					
4. Do you expect an increase or decrease in your expenses within the year after For example, do you expect to finish paying for your car loan within the year or do you expect y modification to the terms of your mortgage? No.	you file this form?				

12/15

Debtor 1	Joseph Harold S			
	First Name	Middle Name	Last Name	
Debtor 2				
Spouse if, filing)	First Name	Middle Name	Last Name	
Case number				
if known)				☐ Check if this is an amended filing

If two married people are filing together, both are equally responsible for supplying correct information.

Declaration About an Individual Debtor's Schedules

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below		
Di	d you pay or agree to pay someone who is NOT an attorney	to help	you fill out bankruptcy forms?
	No		
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)	
	der penalty of perjury, I declare that I have read the summar tt they are true and correct.	y and s	schedules filed with this declaration and
X	/s/ Joseph Harold Steinbrenner	Χ	
	Joseph Harold Steinbrenner		Signature of Debtor 2
	Signature of Debtor 1		
	Date _ July 16, 2019		Date

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

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Best Case Bankruptcy

Eill	in this infor	mation to identify you	r case:							
Deb	tor 1	Joseph Harold S	Middle Name	Last Name						
	tor 2 use if, filing)	First Name	Middle Name	Last Name						
Unit	ed States Ba	ankruptcy Court for the:	EASTERN DISTRICT OF	MICHIGAN						
Cas (if kno	e number _				_	theck if this is an mended filing				
Sta Be as	s complete mation. If n	and accurate as possi	attach a separate sheet to	re filing together, both are	ankruptcy equally responsible for sup v additional pages, write you					
		,	rital Status and Where You	Lived Before						
1.	What is you	ır current marital statu	ıs?							
	■ Married Not ma									
2.	During the last 3 years, have you lived anywhere other than where you live now?									
	NoYes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1 P	rior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there				
					ity property state or territory co, Texas, Washington and W					
	_	ake sure you fill out <i>Sch</i>	nedule H: Your Codebtors (Of	ficial Form 106H).						
Part	Expla	in the Sources of You	r Income							
	Fill in the tot	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?				
	□ No ■ Yes. Fi	II in the details.								
			Debtor 1		Debtor 2					
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)				
		of current year until ed for bankruptcy:	■ Wages, commissions, bonuses, tips	\$48,157.14	☐ Wages, commissions, bonuses, tips					
			☐ Operating a business		☐ Operating a business					

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

page 1

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of incon Check all that app		Gross income (before deductions and exclusions)
	r last calen anuary 1 to		31, 2018)	■ Wages, commissions, bonuses, tips	\$67,123.00	☐ Wages, committee bonuses, tips	ssions,	
				☐ Operating a business		☐ Operating a but	siness	
	r the calend anuary 1 to			■ Wages, commissions, bonuses, tips	\$62,409.00	☐ Wages, commi	ssions,	
				☐ Operating a business		Operating a bu	siness	
5.	Include include and other winnings. I	come regar public bene f you are fi	dless of whet efit payments; ling a joint ca the gross inc	he during this year or the two her that income is taxable. Exa- pensions; rental income; inter- se and you have income that you ome from each source separa	amples of other income are all rest; dividends; money collect you received together, list it o	ted from lawsuits; roy nly once under Debt	valties; and or 1.	
	_ 100.	1 III III III 0 0	otano.					
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of incomposeribe below.	1e	Gross income (before deductions and exclusions)
	r last calen anuary 1 to		31, 2018)	Pension and annuities	\$7,918.00			
	r the calend anuary 1 to			HSA Distribution	\$1,060.00			
-	List	0	W	Mada Bafana Van Ellad fan	D1			
Pa	rt 3: List	Certain Pa	ayments rol	Made Before You Filed for	вапкгиртсу			
6.	Are either ☐ No.	Neither D	ebtor 1 nor l	2's debts primarily consume Debtor 2 has primarily consu a personal, family, or househo	ımer debts. Consumer debts	are defined in 11 U.	S.C. § 10	1(8) as "incurred by an
		_	e 90 days bef	ore you filed for bankruptcy, di	d you pay any creditor a total	of \$6,825* or more?	,	
		□ _{No.}	Go to line					
		☐ Yes	paid that c not include	each creditor to whom you pai reditor. Do not include paymer payments to an attorney for the on 4/01/22 and every 3 year	nts for domestic support oblig his bankruptcy case.	ations, such as child	support a	nd alimony. Also, do
	■ Yes.			or both have primarily consu		of \$600 or more?		
		■ No.	Go to line	7.				
		□ Yes	List below include pay	each creditor to whom you pai yments for domestic support o r this bankruptcy case.				
	Creditor's	s Name an	d Address	Dates of payme	ent Total amount	Amount you V	Vas this p	payment for

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Case number (if known)

Official Form 107

Debtor 1

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Address

Description and value of any property

transferred

Yes. Fill in the details.
Person Who Was Paid

Amount of

payment

Date payment

made

or transfer was

18.	tran Incluinclu	asferred in the ordinary course of your laude both outright transfers and transfers nude gifts and transfers that you have alreated.	busin nade a	ess or financial affa as security (such as	security (such as the granting of a security interest or mortgage on your property). Do not				
		Yes. Fill in the details. rson Who Received Transfer dress		Description and property transfer		paym	ribe any property or ents received or debts n exchange	Date tra	ansfer was
	Pe	rson's relationship to you				·			
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)								
		No Yes. Fill in the details.							
	Na	me of trust		Description and	alue of the pr	operty trans	sferred		ansfer was
		_						made	
Par	t 8:	List of Certain Financial Accounts, Ir	nstrur	ments, Safe Deposi	t Boxes, and S	Storage Unit	s		
20.	solo Incl	hin 1 year before you filed for bankrupt 1, moved, or transferred? ude checking, savings, money market,	or ot	her financial accou	nts; certificate	s of deposi			, ,
	hou	ses, pension funds, cooperatives, asso	ociatio	ons, and other fina	ncial institutio	ns.			
		Yes. Fill in the details.							
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)			Last 4 digits of Type of account account number instrument		ount or	unt or Date account was closed, sold, moved, or transferred		ast balance closing or transfer
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?								
		No							
		Yes. Fill in the details.							
		me of Financial Institution dress (Number, Street, City, State and ZIP Code)		Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do yo	ou still it?
22.	Hav	re you stored property in a storage unit	or pl	ace other than you	home within	1 year befo	re you filed for bankrupto	;y?	
		No							
		Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)			Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		Describe	Describe the contents		ou still it?
Par	t 9:	Identify Property You Hold or Control	l for s	Someone Else					
23.	Do	you hold or control any property that so someone.			ude any prope	rty you bor	rowed from, are storing f	or, or hol	d in trust
		No Yes. Fill in the details.							
		rner's Name dress (Number, Street, City, State and ZIP Code)		Where is the prop (Number, Street, City, S Code)		Describe	the property		Value
Par	t 10:	Give Details About Environmental In	forma	ation					

For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or

Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy page 5

1 - 3 -

	toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.									
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or us to own, operate, or utilize it, including disposal sites.									
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.									
Rep	ort a	II notices, releases, and proceedings t	hat yo	ou know about, regardless of whe	n the	y occurred.				
24.	Has	any governmental unit notified you th	at you	ı may be liable or potentially liable	und	ler or in violation of an environme	ntal law?			
	■ No □ Yes. Fill in the details.									
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice			
25.	Hav	re you notified any governmental unit o	of any	release of hazardous material?						
		No Yes. Fill in the details.								
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)	d	Environmental law, if you know it	Date of notice			
26.	Hav	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
	■ No									
	☐ Yes. Fill in the details.									
		se Title se Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ture of the case	Status of the case			
Pa	rt 11:	Give Details About Your Business of	r Con	nections to Any Business						
27.	Witl	hin 4 years before you filed for bankrup	otcy, o	did you own a business or have ar	ny of	the following connections to any	business?			
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
	☐ A partner in a partnership									
	☐ An officer, director, or managing executive of a corporation									
	☐ An owner of at least 5% of the voting or equity securities of a corporation									
	No. None of the above applies. Go to Part 12.									
		Yes. Check all that apply above and fill in the details below for each business.								
	Business Name Address (Number, Street, City, State and ZIP Code)			Describe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.				
	(,	ING	me of accountant or bookkeeper		Dates business existed				
28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. ■ No						de all financial				
		Yes. Fill in the details below.								

Part 12: Sign Below

Name

Address

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Official Form 107

Date Issued

Statement of Financial Affairs for Individuals Filing for Bankruptcy

(Number, Street, City, State and ZIP Code)

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Joseph Harold Steinbrenner

Joseph Harold Steinbrenner

Signature of Debtor 1

Date July 16, 2019

Date

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

No

Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

United States Bankruptcy Court Eastern District of Michigan

In re	Joseph Harold Steinbrenner		Case No.					
		Debtor(s)	Chapter 7					
		DRNEY FOR DEBTOR(S) R.BANKR.P. 2016(b)						
	The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:	_						
1.	The undersigned is the attorney for the Debtor(s) in this case.							
2.	The compensation paid or agreed to be paid by the Debtor(s) to	the undersigned is: [Check o	ne]					
	[X] <u>FLAT FEE</u>							
	A. For legal services rendered in contemplation of and in exclusive of the filing fee paid		1,200.00					
	B. Prior to filing this statement, received							
	C. The unpaid balance due and payable is							
	[] RETAINER							
	A. Amount of retainer received							
	B. The undersigned shall bill against the retainer at an hagreed to pay all Court approved fees and expenses e							
3.	\$ 0.00 of the filing fee has been paid.							
4.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]							
	A. Analysis of the debtor's financial situation, and render bankruptcy; B. Preparation and filing of any petition, schedules, state C. Representation of the debtor at the meeting of creditor D. Representation of the debtor in adversary proceedings E. Reaffirmations; F. Redemptions; G. Other: Negotiations with secured creditors to reduce reaffirmation agreements and applications as 522(f)(2)(A) for avoidance of liens on household.	ment of affairs and plan which is and confirmation hearing, and other contested bankrup to market value; exempneeded; preparation and	th may be required; and any adjourned hearings thereof; tey matters; tion planning; preparation and filing of					
5.	By agreement with the debtor(s), the above-disclosed fee does n Representation of the debtors in any discharg actions or any other adversary proceeding.							
6.	The source of payments to the undersigned was from: A. XX Debtor(s)' earnings, wages, compended by the compensation of the undersigned was from: Debtor(s)' earnings, wages, compended by the compensation of the undersigned was from: Other (describe, including the identity)		I					
7.	The undersigned has not shared or agreed to share, with any other corporation, any compensation paid or to be paid except as follows:		embers of the undersigned's law firm or					
Dated:	July 16, 2019	/s/ Scott S	kinner					
		Scott Škin Detroit La 26711 Woo Suite 207 Huntingto	the Debtor(s) ner P76939 wyers, PLLC odward Ave. n Woods, MI 48070 079 notice@detroitlawyers.com					
Agreed:	/s/ Joseph Harold Steinbrenner							
	Joseph Harold Steinbrenner							
	Debtor	Debtor						

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation	
\$245	filing fee	
\$75	administrative fee	
<u>+</u> \$15	trustee surcharge	
\$335	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_form

s.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on Voluntary Petition for Individuals Filing for Bankruptcy (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together-called a joint case. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days before you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

United States Bankruptcy Court Eastern District of Michigan

In re	Joseph Harold Steinbrenner		Case No.	
		Debtor(s)	Chapter	7
	VERIF	ICATION OF CREDITOR M	IATRIX	
The ab	ove-named Debtor hereby verifies that	t the attached list of creditors is true and cor	Tect to the best	of his/her knowledge.
Date:	July 16, 2019	/s/ Joseph Harold Steinbrenner Joseph Harold Steinbrenner		
		Signature of Debtor		
		2-6		

Internal Revenue Service Centralized Insolvency Operations PO Box 7346 Philadelphia, PA 19101

United States Attorneys Office Attn: Civil Division 211 W. Fort St., Suite 2001 Detroit, MI 48226

Office of Child Support Department of Human Services 235 S. Grand Ave. PO Box 30478 Lansing, MI 48909-7978

Michigan Department of Treasury PO Box 30199 Lansing, MI 48909

Equifax PO Box 740241 Atlanta, GA 30374

TransUnion P.O. Box 2000 Chester, PA 19022

Experian PO Box 4000 Allen, TX 75013

State of Michigan UIA 3024 W. Grand Blvd. Detroit, MI 48202

37th District Court 8300 Common Rd. Warren, MI 48093

Account Services 1802 NE Loop 410 Ste 400 San Antonio, TX 78217 American Express PO Box 981537 El Paso, TX 79998

American Oncologic Associates of MI MHP Radiation Oncology Institute PO Box 62417 Fort Myers, FL 33906

Asset Acceptance LLC PO Box 2036 Warren, MI 48090

Asset Management Professionals, LLC PO Box 2824 Woodstock, GA 30188

BCA Financial Services 18001 Old Cutler Rd. Suite 462 Miami, FL 33157

Bridgecrest Formerly Drivetime PO Box 29018 Phoenix, AZ 85038

Cavalry SPV I, LLC C/O Weber & Olcese, PLC 3250 W Big Beaver Rd, Suite 124 Troy, MI 48084

CBM Services Inc. 300 Rudd St. Suite 202 Midland, MI 48640

Delta Airlines Attn: Payroll 1050 Delta Blvd. Atlanta, GA 30354

Delta Airlines Inc. Attn: Payroll PO Box 52179 Phoenix, AZ 85072 Diag Radiology Consultants PO Box 6398 Saginaw, MI 48608

E. Smith, A. Perry, S. Pettway, O. Najor PO Box 2123 Warren, MI 48090

Estate Recoveries, Inc. PO Box 15380 Baltimore, MD 21220

Fifth Third Bank 5050 Kingsley Dr. Cincinnati, OH 45227

First Federal Credit Control 24700 Chagrin Blvd #205 Beachwood, OH 44122

Fulton, Friedman & Gullace, LLP PO Box 2123 Warren, MI 48090

Medical Resources Group c/o St. John Urgent Care Conner Creek Dept 184101 PO Box 67000 Detroit, MI 48267

Michigan Healthcare Professionals Comprehensive Urology 31157 Woodward Ave. Royal Oak, MI 48073

Midland Credit Management PO Box 2121 Warren, MI 48090

NCO Financial Systems, INC. 507 Prudential Rd Horsham, PA 19044

St. John Macomb-Oakland Hospital PO Box 773123 3123 Solutions Center Chicago, IL 60677

Third Party Withholding Unit Michigan Department of Treasury PO Box 30785 Lansing, MI 48909

United Resource Systems, Inc. 10075 W. Colfax Ave. Lakewood, CO 80215

Warren Gastroenterology, PC PO Box 1920 Troy, MI 48099